



The Informed Consumer

Consumer Affairs Branch e-newsletter
Fairfax County Department of Cable and Consumer Services

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- [Consumer Protection Commission \(CPC\)](#)
- [Tenant-Landlord Commission \(TLC\)](#)
- [Property Owners' and Condominium Association Resources](#)
- [Consumer Focus](#)
- [Your Community, Your Call](#)

Watch Out for Cell Phone "Credit Muling"

By: Colleen Tressler, FTC.gov

Scammers have found yet another way to exploit people who need money fast, including cash-strapped college students: Pay them to open wireless contracts that include new smart phones, tablets, and other mobile devices.

The scammers target people to act as "credit mules." That's when a scammer uses someone else's identity, personal information, and credit to get something of value. In this case, it's a wireless device.

Here's how it works: A scammer — also known as a "recruiter" — asks the targets — also known as mules — to buy a number of phones under separate contracts. The recruiter pays the mules and reminds them to cancel the contracts within the allotted time — typically 15 to 30 days.

The recruiter then takes the phones, unlocks them, and sells them for profit. Stay with me here: A lock is a software code that the manufacturer puts on the phone as required by the carrier that sells the device. The lock ensures that the phone can be used only with that carrier's network until a different code is used to unlock the device. A single unlocked phone with no contract can be sold on the street in the U.S. for hundreds of dollars — and overseas, for thousands.

But when the mules try to cancel the contracts, they realize they've been duped. Regardless of what the recruiters told them, they can't cancel the contracts without returning the phones. So the victims are not only on the hook to pay for the phones, but they also have to pay the monthly service fees for the length of the contracts. If they can't pay, the accounts go to collection and their credit ratings suffer. [Negative credit](#) can affect their ability to get credit, insurance, a job, and even a place to live.

If you've been approached by someone offering you cash to sign a wireless contract — or already victimized by a "recruiter," the [FTC wants to hear about it](#). Your complaints help the FTC stop rip-off artists, scammers, and fraudsters.



Energy Saving Tips for the Summer

As summer starts to heat up and temperatures rise, many of us are cranking up the air conditioners to stay cool. It should come as no surprise then that air conditioners use about 5 percent of all the electricity produced in the U.S., costing homeowners more than \$11 billion a year in energy costs.

This summer, instead of blasting the air conditioner (and blowing your electricity bills through the roof), you can take simple actions that will help you beat the heat.

Use Your Windows to Gain Cool Air and Keep Out Heat

- If you live in a climate where it cools off at night, turn off your cooling system and open your windows while sleeping.
- When you wake in the morning, shut the windows and blinds to capture the cool air.
- Install window coverings to prevent heat gain through your windows.



Operate Your Thermostat Efficiently

- Set your thermostat as high as comfortably possible in the summer. The smaller the difference between the indoor and outdoor temperatures, the lower your overall cooling bill will be.

Use Fans and Ventilation Strategies to Cool Your Home

- If you use air conditioning, a ceiling fan will allow you to raise the thermostat setting about 4°F with no reduction in comfort.
- Find ENERGY STAR ceiling fans.
- Turn off ceiling fans when you leave the room. Remember that fans cool people, not rooms, by creating a wind chill effect.

Keep Your Cooling System Running Efficiently

- Schedule regular maintenance for your cooling equipment.

Keep Hot Air from Leaking Into Your Home

- Seal cracks and openings to prevent warm air from leaking into your home.
- Add caulk or weather stripping to seal air leaks around leaky doors and windows.

Lower Your Water Heating Costs

- Water heating can account for 14% to 25% of the energy consumed in your home.
- Turn down the temperature of your water heater to the warm setting (120°F). You'll not only save energy, you'll avoid scalding your hands.

With just a few small changes, you can relax in comfort this summer while saving some cold, hard cash.

For more ways to save money by saving energy, visit [Energy.gov](https://www.energy.gov).

Need Advice?**Ask an Investigator**

Investigators are available Monday through Friday from 8:00 a.m. to 4:30 p.m. for walk-in assistance and advice. Call 703-222-8435 TTY: 711 or submit a question via e-mail consumer@fairfaxcounty.gov.

File A Complaint

File a complaint [online](#) or request a complaint form in the mail.

Search Complaint History

Research the [complaint history](#) of a company prior to completing a transaction.

Mark Your Calendars**2014 Legislative Forum**

Tuesday, October 21, 2014
7:00 p.m to 9:00 p.m.

Fairfax County Government
Center Board Auditorium

In the Spotlight

[Your Community, Your Call](#)

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2014 Consumer Action Handbook

How does a fixed rate mortgage compare to a variable rate mortgage?

What can you do about a store that doesn't honor its refund policy?

What if you have a complaint about an insurance company?

The world can be a tricky place for consumers. It takes time and energy to research companies, compare products, and stay up-to-date on the latest scams. At times, it might feel like a full time job. The 2014 Consumer Action Handbook can help, and it's now available [to order or download](#) for free.

The Handbook compiles practical consumer tips on topics that matter to you, like buying a home, paying for college, writing a will, and making mobile purchases. It's updated annually by [GSA's Office of Citizen Services and Innovative Technologies](#), and also is available online with interactive features at USA.gov/consumer.

Trouble Paying for Your Mortgage?

First thing's first: There is free foreclosure help. If anyone tries to charge you in advance for help or guarantees that they can stop your foreclosure, they're not legitimate.

If you're behind on your mortgage, or having a hard time making payments, the [Consumer Financial Protection Bureau](#) wants to get you in touch with a HUD-approved housing counselor — they've been sponsored by the U.S. Department of Housing and Urban Development.

Your counselor can develop a tailored plan of action for your situation and help you work with your mortgage company. They're experienced in all of the available programs and a variety of financial situations. They can help you organize your finances, understand your mortgage options, and find a solution that works for you.

Find a Counselor

- Get a [list of HUD-Approved Counseling Agencies in your area](#).
- Call HUD, (800) 569-4287, enter your ZIP code and they'll refer you to a counselor near you.
- [Housing Finance Agencies listed by state](#).

Submit a Complaint

Submitting a complaint won't automatically stop or delay foreclosure, but we will forward your issue to the company to get an answer about what they're doing or going to do about your case. CFPB also publishes which companies get the most complaints, and about which types of problems people are having with them.

For more information, visit www.consumerfinance.gov/mortgagehelp.

Maximum Allowable Fees for Property Owners Association Disclosure Packets and Condominium Association Resale

Virginia law caps the amount lot/unit owners can be charged for community association information they are required to provide to potential purchasers. The **Property Owners' Association Act** calls the legally required information about the lot, common areas, and association a **disclosure packet**, whereas the **Condominium Act** refers to similar content about the unit, common areas, and association a **resale certificate**.

Because preparation of the disclosure packet/resale certificate—whether by a professional association manager or a volunteer board member—does involve time, effort, and resources, the law allows for **reasonable charges** to be assessed, but sets a maximum amount for such fees.

In recognition of inflation, the law indexes those maximum allowable fees, automatically adjusting the cap amounts every five years based on the U.S. Average Consumer Price Index. The General Assembly established the initial amounts in 2008 (stricken through below), and the Common Interest Community Board calculated the **first five-year adjustment (displayed in bold)**, effective January 1, 2013. Download a copy of the [Fee Schedule](#) for your reference.

Virginia Property Owners' Association Disclosure Packet Notice Requirement

[The Virginia Property Owners' Association Disclosure Packet Notice](#) was developed by the Common Interest Community Board in accordance with [§ 54.1-2350](#) of the Code of Virginia and is to accompany the association disclosure packet required by [§ 55-509.5](#) of the Code of Virginia. For questions regarding the form, please contact the Common Interest Community Board at 804-367-0362.

2014 Your Community, Your Call Schedule

Day of the Week	Date	Time
Tuesday	July 15, 2014	7:00 p.m. to 8:00 p.m.
Tuesday	September 30, 2014	7:00 p.m. to 8:00 p.m.
Tuesday	November 25, 2014	7:00 p.m. to 8:00 p.m.

Your Community, Your Call

The most recent edition of *Your Community, Your Call—Building Community* can be viewed on Mondays at 8 p.m. on Fairfax County Government Channel 16 or on [Video on Demand](#).

Our next *Your Community, Your Call—2014 Legislative Review* will air live on Tuesday, July 15, 2014, from 7:00 p.m. to 8:00 p.m. David Mercer, Attorney with MercerTrigiani and Christiaan Melson, Principal with CFM Management Services will join Michelle L. Thompson, the Fairfax County Homeowner and Condominium Association Liaison to discuss recent changes to the Virginia Property Owners' Association Act and the Condominium Act. During the show, call in your questions at 703-818-1445 or email us ahead of time at ycyc@fairfaxcounty.gov.

SAVE THE DATE!

The Department of Cable Consumer Services, Consumer Affairs Branch and The Washington Metropolitan Chapter Community Associations Institute will host

The 2014 Legislative Forum

**Tuesday
October 21, 2014
7:00 p.m. to 9:00 p.m.**

**Fairfax County
Government Center
Board Auditorium**